

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

**FEIN, SUCH, KAHN & SHEPARD, P.C.**

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Attorneys for Movant

JPMORGAN CHASE BANK, NATIONAL  
ASSOCIATION

R.A. LEBRON, ESQ.

BC1966

bankruptcy@feinsuch.com

In Re:

SHERRI L. STITES

Debtor(s).

Case No.: 16-34227 ABA

Chapter: 13

Hearing Date: October 27, 2020

Judge: HONORABLE ANDREW B.  
ALTENBURG, JR.




Order Filed on November 5, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Recommended Local Form: ☐ Followed ☒ Modified

ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS

The relief set forth on the following page(s) is hereby **ORDERED**.

**DATED: November 5, 2020**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Applicant:	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
Applicant's Counsel:	Fein, Such, Kahn & Shepard, P.C.
Debtor's Counsel:	ANDREW B. FINBERG, ESQ.
Property Involved (Collateral")	1119 PEDERSON BLVD ATCO, NJ 08004

Relief sought:

- ☒ Motion for relief from the automatic stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 10 months, from December 25, 2019 to September 25, 2020.
- ☒ The Debtor is overdue for 10 payments at \$284.81 per month.
- ☐ The Debtor is assessed for N/A late charges at N/A per month.
- ☐ Applicant acknowledges receipt of funds in the amount of N/A received after the motion was filed.

Total Arrearages Due \$2,848.10.

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Immediate payment shall be made in the amount of \$284.81. Payment shall be made no later than October 27, 2020.
- ☒ Beginning on October 25, 2020, regular monthly mortgage payments shall continue to be made in the amount of \$284.81.
- ☒ Beginning on November 1, 2020 through March 1, 2021, additional monthly cure payments shall be made in the amount of \$427.21 and one additional monthly cure payment shall be made in the amount of \$427.24 for April 1, 2021.

☐ The amount of \$N/A shall be capitalized in the Debtor's Chapter 13 plan. The Debtor's monthly payment to the Chapter 13 Trustee is modified to be \$\_\_\_\_\_ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ☒ Immediate payment: JPMorgan Chase Bank, N.A.  
Attn: Bankruptcy Department  
3415 Vision Drive  
OH4-7133  
Columbus, OH 43219
- ☒ Regular monthly payment: JPMorgan Chase Bank, N.A.  
Attn: Bankruptcy Department  
3415 Vision Drive  
OH4-7133  
Columbus, OH 43219
- ☒ Monthly cure payment: JPMorgan Chase Bank, N.A.  
Attn: Bankruptcy Department  
3415 Vision Drive  
OH4-7133  
Columbus, OH 43219

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☐ The Applicant is awarded attorneys fees of \$N/A,  
and costs of \$N/A.

The fees and costs are payable:

☐ through the Chapter 13 plan.

☐ to the Secured Creditor within \_\_\_\_\_ days.

☒ Attorneys' fees are not awarded.

6. Upon dismissal, discharge, chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding, payments will be due pursuant to the terms of the original loan agreement and Movant may proceed to enforce its remedies under applicable non-bankruptcy law against the Real Property and/or against the Debtors.

In re:  
Sherri L. Stites  
Debtor(s)

Case No. 16-34227-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Nov 05, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2020:

Recip ID	Recipient Name and Address
db	+ Sherri L. Stites, 1119 Pederson Blvd., Atco, NJ 08004-1454

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2020 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Debtor Sherri L. Stites andy@sjbankruptcy.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew L. Spivack	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MASTR ALTERNATIVE LOAN TRUST 2003-7 andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Denise E. Carlon	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MASTR ALTERNATIVE LOAN TRUST 2003-7 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Nov 05, 2020

Form ID: pdf903

Total Noticed: 1

ecfmail@standingtrustee.com summarymail@standingtrustee.com

R. A. Lebron

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@feinsuch.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7